

LAW OFFICE OF GREGORY JAVARDIAN, LLC  
BY: MARY F. KENNEDY, ESQUIRE  
ID# 77149  
1310 INDUSTRIAL BLVD.  
1<sup>ST</sup> FLOOR, SUITE 101  
SOUTHAMPTON, PA 18966  
(215) 942-9690  
Attorney for Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|              |   |
|--------------|---|
| IN RE:       | Chapter 13 Proceeding<br>  16-14643 JKF<br> <br>  Debtor(s) |
| Natacha Rios |   |
|              |   |

**CERTIFICATION OF DEFAULT**

AND NOW, comes secured Creditor, Citizens Bank of Pennsylvania (Movant) by and through its counsel, Mary F. Kennedy, and files this Certification of Default to obtain an order for Relief from the Automatic Stay due to Debtor's failure to comply with the terms of the Stipulation resolving a Motion for Relief from Stay and avers the following:

1. On April 12, 2017, the attached Stipulation was approved by the Court. See Exhibit "A" attached.
2. Paragraph 4 of the Stipulation provides that "Commencing with the April 21, 2017 payment the Debtor(s) shall resume and shall continue to make all regular post-petition mortgage payments when they are due in accordance with the said Note and Mortgage."
3. Paragraph 6 of the Stipulation requires the Debtor to comply with all conditions of the Stipulation and "if such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with ten (10) days written notice if default." If the default is not cured within ten (10) days the Stipulation provides that Movant may certify default to the Court and request the entry of an order granting Movant relief from the stay".
4. Debtor did not make payments as required by the Stipulation and on July 5, 2018 Movant sent a Notice of default to the Debtor and Debtor's Counsel, Brad J. Sadek, Esquire as required by paragraph 6 of the Stipulation. See Exhibit "B" attached.

5. As of the date of the filing of this Certification of Default Movant has not received the following payments that were due pursuant to the Stipulation:

|  |                   |
|--|-------------------|
| 4/21/2018 regular payment                                      | \$350.05          |
| 5/21/2018 regular payment                                      | \$400.96          |
| 6/21/2018 regular payment                                      | \$392.13          |
| Attorney Fees for Notice of Default & Certification of Default | \$200.00          |
| <b>TOTAL</b>   | <b>\$1,343.14</b> |

WHEREFORE, Movant respectfully requests this Honorable Court ORDER:

That Relief from the Automatic Stay be granted to Citizens Bank of Pennsylvania to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy Law. And that Bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law.

Respectfully Submitted:

/s/ Mary F. Kennedy  
Attorney for: Citizens Bank of Pennsylvania  
Attorney ID: 77149

Date: July 18, 2018